

What is claimed is:

1. A system for facilitating the selection and purchase of an insurance policy by a client from a broker, said system comprising:

a computer;

a database accessible by said computer, said database having stored thereon broker benchmarks, the broker benchmarks comprising data indicative of at least one broker specialty for each broker;

computer executable instructions embodied on a computer readable medium for receiving from the client information relating to the client and relating to a desired insurance policy;

computer executable instructions embodied on a computer readable medium for comparing, based upon preselected criteria, the information relating to the client and relating to the desired insurance policy with the broker benchmarks to identify at least one appropriate broker;

computer executable instructions embodied on a computer readable medium for generating and transmitting to the at least one identified appropriate broker requests for manually prepared proposals individually tailored to the client;

computer executable instructions embodied on a computer readable medium

for receiving proposals from the at least one identified appropriate broker in response to the requests for proposals; and

computer executable instructions embodied on a computer readable medium for transmitting the received proposals to the client.

2. The system of Claim 1 wherein the data indicative of at least one broker specialty comprises an alphanumeric code, wherein the information relating to the client comprises an alphanumeric code indicative of a business type of the client, and wherein a broker is identified as being appropriate only if the alphanumeric code which comprises the data indicative of the at least one broker specialty matches the alphanumeric code indicative of the business type of the client.

3. The system of Claim 2 wherein the alphanumeric code which comprises the data indicative of the at least one broker specialty and the alphanumeric code indicative of the business type of the client comprise SIC codes.

4. The system of Claim 1 wherein the broker benchmarks further comprise data indicative of a geographic location of each broker.

5. The system of Claim 4 wherein the broker benchmarks further comprise, for each broker, data indicative of at least one of an amount of business the broker conducts, a size of the broker, a length of time the broker has been in business, whether the broker is a public or private entity, and whether the broker is a headquarters or a branch location.

6. The system of Claim 1 wherein said computer executable instructions embodied on a computer readable medium for receiving from the client information relating to the client and relating to a desired insurance policy comprises:

computer executable instructions embodied on a computer readable medium for transmitting a questionnaire to the client soliciting information relating to the client and relating to a desired insurance policy; and

computer executable instructions embodied on a computer readable medium for receiving from the client responses to the questionnaire indicative of information relating to the client and relating to a desired insurance policy.

7. The system of Claim 6 further comprising computer executable instructions embodied on a computer readable medium for receiving from the client an indication of a desired type of insurance policy, and wherein the questionnaire solicits information specific to the desired type of insurance policy.

8. The system of Claim 1 wherein the at least one appropriate broker comprises a plurality of appropriate brokers.

9. The system of Claim 1 further comprising computer executable instructions embodied on a computer readable medium for generating a contract based upon each received proposal, and for transmitting the contracts to the client along with the received proposals.

10. The system of Claim 1 further comprising computer executable instructions embodied on a computer readable medium for receiving from the client an indication of a selected proposal, and for generating and transmitting to the client a contract based upon the selected proposal.

11. The system of Claim 1 further comprising computer executable instructions embodied on a computer readable medium for transmitting broker contact information along with the received proposals.

12. The system of Claim 1 further comprising computer executable instructions embodied on a computer readable medium for receiving from the client an indication of a selected proposal, and for transmitting to the broker which submitted the selected proposal an indication that the proposal has been selected by the client.

13. A system for facilitating the selection and purchase of an insurance policy by a client from a broker, said system comprising:

a computer;

a database accessible by said computer, said database having stored thereon broker benchmarks, the broker benchmarks comprising an alphanumeric SIC code indicative of at least one broker specialty for each broker;

computer executable instructions embodied on a computer readable medium for receiving from the client information relating to the client and relating to a desired insurance policy, the information relating to the client comprising an alphanumeric SIC code indicative of a business type of the client;

computer executable instructions embodied on a computer readable medium for comparing, based upon preselected criteria, the information relating to the client and relating to the desired insurance policy with the broker benchmarks to identify at least one appropriate broker, wherein a broker is identified as being appropriate only if the alphanumeric SIC code which comprises the data indicative of the at least one

broker specialty matches the alphanumeric SIC code indicative of the business type of the client;

computer executable instructions embodied on a computer readable medium for generating and transmitting to the at least one identified appropriate broker requests for manually prepared proposals individually tailored to the client;

computer executable instructions embodied on a computer readable medium for receiving proposals from the at least one identified appropriate broker in response to the requests for proposals; and

computer executable instructions embodied on a computer readable medium for transmitting the received proposals to the client.

14. A method for facilitating the selection and purchase of an insurance policy by a client from a broker, said method comprising the steps of:

providing a database having stored thereon broker benchmarks, the broker benchmarks comprising data indicative of at least one broker specialty for each broker;

receiving from the client information relating to the client and relating to a desired insurance policy;

comparing, based upon preselected criteria, the information relating to the client and relating to the desired insurance policy with the broker benchmarks to identify at least one appropriate broker;

generating and transmitting to the at least one identified appropriate broker requests for manually prepared proposals individually tailored to the client;

receiving proposals from the at least one identified appropriate broker in response to the requests for proposals; and

transmitting the received proposals to the client.

15. The method of Claim 14 wherein the data indicative of at least one broker specialty comprises an alphanumeric code, wherein the information relating to the client comprises an alphanumeric code indicative of a business type of the client, and wherein a broker is identified as being appropriate only if the alphanumeric code which comprises the data indicative of the at least one broker specialty matches the alphanumeric code indicative of the business type of the client.

16. The method of Claim 15 wherein the alphanumeric code which comprises the data indicative of the at least one broker specialty and the alphanumeric code indicative of the business type of the client comprise SIC codes.

17. The method of Claim 15 wherein the broker benchmarks further comprise data indicative of a geographic location of each broker.

18. The method of Claim 17 wherein the broker benchmarks further comprise, for each broker, data indicative of at least one of an amount of business the broker conducts, a size of the broker, a length of time the broker has been in business, whether the broker is a public or private entity, and whether the broker is a headquarters or a branch location.

19. The method of Claim 14 wherein said step of receiving from the client information relating to the client and relating to a desired insurance policy comprises the steps of:

transmitting a questionnaire to the client soliciting information relating to the client and relating to a desired insurance policy; and

receiving from the client responses to the questionnaire indicative of information relating to the client and relating to a desired insurance policy.

20. The method of Claim 19 further comprising the step of receiving from the client an indication of a desired type of insurance policy, and wherein the questionnaire solicits information specific to the desired type of insurance policy.

21. The method of Claim 14 wherein the at least one appropriate broker comprises a plurality of appropriate brokers.

22. The method of Claim 14 further comprising the step of generating a contract based upon each received proposal, and transmitting the contracts to the client along with the received proposals.

23. The method of Claim 14 further comprising the step of receiving from the client an indication of a selected proposal, and generating and transmitting to the client a contract based upon the selected proposal.

24. The method of Claim 14 further comprising the step of transmitting broker contact information along with the received proposals.

25. The method of Claim 14 further comprising the step of receiving from the client an indication of a selected proposal, and transmitting to the broker which

submitted the selected proposal an indication that the proposal has been selected by the client.

26. A method for facilitating the selection and purchase of an insurance policy by a client from a broker, said method comprising the steps of:

providing a database having stored thereon broker benchmarks, the broker benchmarks comprising an alphanumeric SIC code indicative of at least one broker specialty for each broker;

receiving from the client information relating to the client and relating to a desired insurance policy, the information relating to the client comprising an alphanumeric SIC code indicative of a business type of the client;

comparing, based upon preselected criteria, the information relating to the client and relating to the desired insurance policy with the broker benchmarks to identify at least one appropriate broker, wherein a broker is identified as being appropriate only if the alphanumeric SIC code which comprises the data indicative of the at least one broker specialty matches the alphanumeric SIC code indicative of the business type of the client;

generating and transmitting to the at least one identified appropriate broker requests for manually prepared proposals individually tailored to the client;

receiving proposals from the at least one identified appropriate broker in response to the requests for proposals; and

transmitting the received proposals to the client.